

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jeremy P. Cox  
Debtor

Case No. 18-05300-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Sep 13, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2023:**

Recip ID	Recipient Name and Address
db	Jeremy P. Cox, 714 Pine Street, Kulpmont, PA 17834-1323
5142744	BERKEIMER, P.O. BOX 25153, LEHIGH VALLEY, PA 18002-5153
5142742	+ ERIK M. HELBING, 1328 SECOND AVENUE, BERWICK, PA 18603-1616
5142746	KERSTEN M. REICHENBACH, 714 PINE ST, KULPMONT, PA 17834-1323
5142747	MC CREDIT UNION, 230 WALNUT ST., DANVILLE, PA 17821
5147218	+ Members Choice Financial Credit Union, M-C Federal Credit Union, 390 Walnut St, Danville PA 17821-1503
5142754	+ PHELAN, HALLINAN, DIAMOND & JONES, 1617 JFK BLVD, SUITE 1400, ONE PENN PLAZA, PHILADELPHIA, PA 19103-1814
5368839	+ PennyMac Loan Services, LLC, c/o Jill Manuel-Coughlin, Esquire, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
5530282	+ Tamaqua Borough Tax Collector, 6 South Lehigh St, Suite 100, Tamaqua, PA 18252-1829
5142757	+ US DEPT OF ED, P.O. BOX 7859, MADISON, WI 53707-7859

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5142743	+ EDI: DISH	Sep 13 2023 22:40:00	ALLIED INTERSTATE/DISH NETWORK, P.O. BOX 361445, COLUMBUS, OH 43236-1445
5142745	+ Email/Text: electronicbkydocs@nelnet.net	Sep 13 2023 18:39:00	DEPT OF ED/NELNET, 121 SOUTH 13TH ST, LINCOLN, NE 68508-1904
5160008	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2023 18:39:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5142749	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2023 18:39:00	MIDLUND FUNDING, 8875 AERO DR, STE 200, SAN DIEGO, CA 92123-2255
5142748	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2023 18:39:00	MIDLUND FUNDING, 2365 NORTHSIDE DRIVE, STE 300, SAN DIEGO, CA 92108-2710
5142750	Email/Text: bankruptcynotices@psecu.com	Sep 13 2023 18:39:00	PA STATE EMPLOYEES CU, 1 CREDIT UNION PLACE, HARRISBURG, PA 17110-2912
5142751	+ Email/Text: bankruptcynotices@psecu.com	Sep 13 2023 18:39:00	PA STATE EMPLOYEES FCU, 1500 ELMERTON AVE, HARRISBURG, PA 17110-2990
5142752	+ Email/PDF: ebnotices@pnmac.com	Sep 13 2023 18:42:42	PENNYMAC, P.O. BOX 514387, LOS ANGELES, CA 90051-4387
5142753	Email/PDF: ebnotices@pnmac.com	Sep 13 2023 18:42:48	PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, SIMI VALLEY, CA 93065
5166352	+ Email/PDF: ebnotices@pnmac.com	Sep 13 2023 18:42:48	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
5143470	+ EDI: RECOVERYCORP.COM	Sep 13 2023 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5158948	+ Email/Text: bankruptcynotices@psecu.com	Sep 13 2023 18:39:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5142755	EDI: RMSC.COM		

District/off: 0314-4  
Date Rcvd: Sep 13, 2023

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Page 2 of 3  
Total Noticed: 30

5207813	Email/Text: EDBKNotices@ecmc.org	Sep 13 2023 22:40:00	SYNCB/CARE CREDIT, P.O. BOX 965036, ORLANDO, FL 32896-5036
5142756	Email/Text: edbknotices@ecmc.org	Sep 13 2023 18:39:00	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
5142758	+ Email/Text: edbknotices@ecmc.org	Sep 13 2023 18:39:00	US DEPT OF ED, P.O. BOX 4222, IOWA CITY, IA 52244
5142759	+ Email/Text: electronicbkydocs@nelnet.net	Sep 13 2023 18:39:00	US DEPT OF ED, 2505 S. FINLEY RD, LOMBARD, IL 60148-4867
5142760	EDI: RMSC.COM	Sep 13 2023 18:39:00	US DEPT OF EDUCATION, 2401 INTERNATIONAL, MADISON, WI 53704-3121
5142762	+ EDI: RMSC.COM	Sep 13 2023 22:40:00	WALMART/SYNCB, PO BOX 530927, ATLANTA, GA 30353-0927
5142761	EDI: RMSC.COM	Sep 13 2023 22:40:00	WALMART/SYNCB, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
		Sep 13 2023 22:40:00	WALMART/SYNCB, P.O. BOX 965024, EL PASO, TX 79998
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5142741	*	JERAMY P. COX, 714 PINE ST, KULPMONT, PA 17834-1323
5304352	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Erik Mark Helbing	on behalf of Debtor 1 Jeramy P. Cox ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com
Jack N Zaharopoulos	

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Page 3 of 3  
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TWecf@pamd13trustee.com

Jill Manuel-Coughlin

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com

Mario John Hanyon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pamb@fedphe.com, mario.hanyon@brockandscott.com

Michael Patrick Farrington

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com

Scott D Fink

on behalf of Creditor Members Choice Financial Credit Union bronationalecf@weltman.com PitEcf@weltman.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

Jeramy P. Cox

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6054

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:18-bk-05300-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Jeramy P. Cox  
aka Jeramy Paul Cox9/13/23**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**